

Information to identify the case:

Nicolette Swanson

Debtor 1: Nicolette Swanson  
First Name Middle Name Last Name  
Debtor 2: (Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court: Northern District of Illinois  
Case number: 23-10272

Social Security number or ITIN: xxx-xx-4086  
EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
EIN: \_\_\_\_\_

Date case filed for chapter: 13 8/4/23

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nicolette Swanson	
2. All other names used in the last 8 years	aka Nikki Swanson	
3. Address	7010 N Ashland Blvd, Unit 304 Chicago, IL 60626	
4. Debtor's attorney	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: <a href="mailto:cutlerfilings@gmail.com">cutlerfilings@gmail.com</a>
5. Bankruptcy trustee	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
6. Bankruptcy clerk's office	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 8/7/23

For more information, see page 2

Debtor Nicolette Swanson

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**August 31, 2023 at 12:00 PM**

**Location:**  
Appear by Zoom. For instructions, visit [www.chi13.com](http://www.chi13.com)

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Debtors must bring a picture ID and proof of their Social Security Number.**

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 10/30/23**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 10/13/23**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 1/31/24**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of plan**

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 9/20/23 at 10:00 AM, Location: Courtroom 682, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: <https://www.zoomgov.com/> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 9362 1728 and no passcode needed.

**The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:

Nicolette Swanson

Debtor

Case No. 23-10272-DLT

Chapter 13

District/off: 0752-1

User: admin

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Date Rcvd: Aug 07, 2023

Form ID: 309I

Total Noticed: 69

The following symbols are used throughout this certificate:

**Symbol**

<b>Symbol</b>	<b>Definition</b>
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Nicolette Swanson, 7010 N Ashland Blvd, Unit 304, Chicago, IL 60626-2775
30353159	Acceptance Now, 4825 Golf Forad, Skokie, IL 60077-1401
30353160	+ Assurex Health, Dept CH 16854, Palatine, IL 60055-0001
30353172	+ Dept of Ed/Aspire Resources Inc, Attn: Bankruptcy, Po Box 659705, West Des Moines, IA 50265-0970
30353175	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
30353177	+ First Loan, PO Box 31690, Mesa, AZ 85275-1690
30353182	+ Furniture 7, 3411 Silverside Rd., Bldg # 104, Wilmington, DE 19810-4812
30353183	+ Gallery Home and Gifts, PO Box 77001, Madison, WI 53707-1001
30353194	+ Ksaservicing, Po Box 90759, Raleigh, NC 27675-0759
30353200	+ Northshore University Healthsystem, Hospital Billing, 23056 Network Pl, Chicago, IL 60673-1230
30353204	PRI Chicago PLLC, 188 W Industrial Dr Suite 110, Elmhurst, IL 60126-1608
30353202	#+ Pinacle Management Services, 830 Roundabout, Suite B, Dundee, IL 60118-2269
30353214	Southern Illinois Univ, University Drive, Carbondale, IL 62901
30353221	+ The Beaches Treatment Center, 111 Hypoluxo Rd, 203, Lake Worth, FL 33462-4503
30353222	+ Total Visa Mid America Bank & Trust, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
30353224	+ Wellness Revolution, 1117 Emerson St, Evanston, IL 60201-3131
30354261	+ Winnemack Properties, 4818 N Damen Ave, Chicago, IL 60625-1413

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: cutlerfilings@gmail.com	Aug 07 2023 22:15:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: courtnotices@chi13.com	Aug 07 2023 22:15:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Aug 07 2023 22:15:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30353161	+ EDI: ATTWIREBK.COM	Aug 08 2023 02:11:00	AT&T, PO Box 8100, Aurora, IL 60507-8100
30353162	Email/Text: caineweiner@ebn.phinsolutions.com	Aug 07 2023 22:15:00	Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
30353164	Email/Text: BNCNotice-Forward@cityofchicago.org	Aug 07 2023 22:15:00	City of Chicago, Department of Revenue, PO Box 88292, Chicago, IL 60680
30353163	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 07 2023 22:37:13	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001

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30353167	+ Email/Text: comedbankruptcygroup@exeloncorp.com	Aug 07 2023 22:16:00	ComEd, PO Box 6111, Carol Stream, IL 60197-6111
30353166	+ EDI: COMCASTCBLCENT	Aug 08 2023 02:11:00	Comcast, Attn: Bankruptcy Dept, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
30353165	+ EDI: COMCASTCBLCENT	Aug 08 2023 02:11:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
30353169	+ EDI: WFNNB.COM	Aug 08 2023 02:11:00	Comenity Bank/Woman Within, Po Box 182125, Columbus, OH 43218-2125
30353168	+ EDI: WFNNB.COM	Aug 08 2023 02:11:00	Comenity Bank/roamans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30353170	+ EDI: CBS7AVE	Aug 08 2023 02:12:00	Country Door/Swiss Colony, Attn:Bankruptcy, Po Box 2830, Monroe, WI 53566-8030
30353171	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 07 2023 22:37:15	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
30353173	+ EDI: CBSAMERIMARK	Aug 08 2023 02:11:00	Dr Leonards/Carol Wright Gifts, 1112 7th Ave, Monroe, WI 53566-1364
30353174	Email/Text: operationsclerk@easypayfinance.com	Aug 07 2023 22:15:00	Easypay/dvra, 2701 Loker Av West, Carlsbad, CA 92008
30353176	+ EDI: BLUESTEM	Aug 08 2023 02:12:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
30353178	+ EDI: AMINFOFP.COM	Aug 08 2023 02:11:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
30353179	+ EDI: AMINFOFP.COM	Aug 08 2023 02:11:00	First Premier Bank, Attn: Bankruptcy Dept, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
30353180	+ EDI: AMINFOFP.COM	Aug 08 2023 02:11:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
30353181	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 07 2023 22:15:00	Fortiva Credit Card, Payment Processing, PO Box 790156, Saint Louis, MO 63179-0156
30353184	EDI: PHINHARRIS	Aug 08 2023 02:12:00	Harris & Harris Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
30353186	+ Email/Text: bankruptcy@hccredit.com	Aug 07 2023 22:16:00	Hccredit/cit, 203 E Emma Ave Ste A, Springdale, AR 72764-4625
30353187	+ EDI: LCIICSYSTEM	Aug 08 2023 02:11:00	I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
30353188	+ EDI: LCIICSYSTEM	Aug 08 2023 02:11:00	IC Systems Inc, PO Box 64378, Saint Paul, MN 55164-0378
30353189	Email/Text: rev.bankruptcy@illinois.gov	Aug 07 2023 22:16:00	Illinois Dept. of Revenue, Bankruptcy Section, PO BOX 19035, Springfield, IL 62794-9035
30353190	EDI: IRS.COM	Aug 08 2023 02:11:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
30353191	EDI: JEFFERSONCAP.COM	Aug 08 2023 02:12:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
30353192	+ Email/Text: cs.bankruptcy@jmcbiz.com	Aug 07 2023 22:16:00	Joseph Mann & Creed, 8948 Canyon Falls Blvd S, Twinsburg, OH 44087-1900
30353196	+ EDI: TCISOLUTIONS.COM	Aug 08 2023 02:11:00	Mid America Bk/total C, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
30353197	+ Email/Text: bankruptcypdt@mcmcg.com	Aug 07 2023 22:16:00	Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
30353198	+ Email/Text: bankruptcypdt@mcmcg.com	Aug 07 2023 22:16:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

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30353199	+ EDI: CBS7AVE	Aug 08 2023 02:12:00	Midnight Velvet, Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
30353201	+ Email/Text: opportunitynotices@gmail.com	Aug 07 2023 22:16:00	Opportunity Financial, 130 E Randolph St, Ste 3400, Chicago, IL 60601-6379
30353203	EDI: PRA.COM	Aug 08 2023 02:11:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
30353205	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Aug 07 2023 22:15:00	Progressive, Dept 0561, Carol Stream, IL 60132-0001
30353206	+ Email/Text: cs.bankruptcy@jmcbiz.com	Aug 07 2023 22:16:00	RCN, c/o Joseph Mann & Creed, PO Box 1270, Twinsburg, OH 44087-9270
30353209	^ MEBN	Aug 07 2023 22:16:01	RMP Services, PO Box 630844, Cincinnati, OH 45263-0844
30353208	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 07 2023 22:37:15	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
30353207	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 07 2023 22:37:15	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105
30353215	Email/Text: amieg@stcol.com	Aug 07 2023 22:15:00	State Collection Service, Attention: Bankruptcy, Po Box 6250, Madison, WI 53716
30353210	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Aug 07 2023 22:15:00	Security Finance, Sfc Centralized Bankruptcy, Po Box 1893, Spartanburg, SC 29304-1893
30353213	+ Email/Text: ssa.bankruptcy@ssa.gov	Aug 07 2023 22:15:00	Social Security Adminstration, PO BOX 2861, Philadelphia, PA 19122-0861
30353212	+ Email/Text: ssa.bankruptcy@ssa.gov	Aug 07 2023 22:15:00	Social Security Adminstration, 1500 Woodlawn Dr., Baltimore, MD 21241-1500
30353211	+ Email/Text: ssa.bankruptcy@ssa.gov	Aug 07 2023 22:15:00	Social Security Adminstration, Office of Regional Commissioner, 26 Federal Plaza Rm 40-120, New York, NY 10278-4199
30353216	+ EDI: CBSMASON	Aug 08 2023 02:11:00	Stoneberry, 1356 Williams Street, Chippewa Falls, WI 54729-1500
30353217	+ EDI: RMSC.COM	Aug 08 2023 02:11:00	Syncb/carecr, C/o Po Box 965036, Orlando, FL 32896-0001
30353218	+ EDI: RMSC.COM	Aug 08 2023 02:11:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30353219	EDI: AISTMBL.COM	Aug 08 2023 02:11:00	T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015
30353220	+ EDI: WTRRNBNK.COM	Aug 08 2023 02:11:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
30353223	+ Email/Text: EBN@edfinancial.com	Aug 07 2023 22:15:00	U.S. Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
30353225	+ EDI: COMCASTCBLCENT	Aug 08 2023 02:11:00	Xfinity/Comcast, c/o Bankruptcy Dept, 1701 JFK Boulevard, Philadelphia, PA 19103-2838

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30353185	*+	Harris & Harris LTD, 111 West Jackson Blvd, Ste 400, Chicago, IL 60604-4135
30353193	##+	Kolb Clare & Arnold, 8914 Stone Green Way, Louisville, KY 40220-4072
30353195	##+	Merchants Credit, 223 W Jackson Blvd, Ste 700, Chicago, IL 60606-6914

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Date Rcvd: Aug 07, 2023

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TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2023 at the address(es) listed below:**

Name	Email Address
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David H Cutler	on behalf of Debtor 1 Nicolette Swanson cutlerfilings@gmail.com r48280@notify.bestcase.com
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Marilyn O Marshall	courtdocs@chi13.com
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Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
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TOTAL: 3